IN THE CLAIMS:

The pending claims are as follows:

1. (Previously presented) A method of accessing substantially real-time financial information of account holders in a computerized system, the substantially real-time financial information describing a first account of a first account holder being stored on a first record keeping system, a second account of the first account holder being stored on a second record keeping system, a third account of a second account holder being stored on a third record keeping system, and a fourth account of the second account holder being stored on a fourth record keeping system, the first record keeping system being different from the second record keeping system and the third record keeping system being different from the fourth record keeping system, the first account holder being different from the second account holder, the method comprising:

(a) receiving an identifier of a financial intermediary by a first device from a user;

(b) receiving identification of a selected account holder by the first device, the selected account holder identification being indicative of at least one the first account holder, the second account holder, or a combination thereof, the selected account holder identification being associated with the first account stored on the first record keeping system and the second account on the second record keeping system if the selected account holder identification is indicative of the first account holder, the selected account holder identification being associated with the third account stored on the third record keeping system and the fourth account on the fourth record keeping system if the selected account holder identification is indicative of the second account holder;

(c) receiving a command by the first device from the user to obtain information associated with the selected account holder identification;

(d) transmitting requests by the first device to each of the respective record keeping systems associated with each of the selected account holder identification substantially simultaneously, the first and second requests requesting information

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associated with the selected account holder identification; and

(e)   receiving responses by the first device from the respective record keeping systems associated with the selected account holder identification, the responses including substantially real-time financial information associated with the selected account holder identification.

2.   (Previously presented) The method of claim 1 wherein the first account holder is associated with a first mutual fund account stored on the first record keeping system and a second mutual fund account on the second record keeping system, and the second account holder is associated with a third mutual fund account stored on the third record keeping system and a fourth mutual fund account stored on the fourth record keeping system.

3.   (Previously presented) The method of claim 1 wherein (d) includes transmitting the requests based on a cross-reference of account holder identification to record keeping systems.

4.   (Previously presented) The method of claim 3 wherein (d) includes transmitting the requests based on a dynamic cross-reference of account holder identification to record keeping systems.

5.   (Previously presented) The method of claim 4 wherein (e) further includes updating the cross-reference of account holder identification to record keeping systems based on the responses.

6.   (Previously presented) The method of claim 1 wherein (d) includes transmitting at least one of the requests based on a cross-reference of account holder identification to record keeping systems and transmitting at least one of the requests based on a list of record keeping systems known to be absent from the cross-reference.

7.   (Previously presented) The method of claim 1 wherein (d) includes transmitting the requests based on a list of record keeping systems.

8.   (Previously presented) The method of claim 1 wherein (d) includes transmitting, if the selected account holder is indicative of the first account holder, at least one of the

requests to the first record keeping system that stores account information in a first format and at least one of the requests to the second record keeping system that stores account information in a second format, the first format being different from the second format, or, if the selected account holder is indicative of the second account holder, at least one of the requests to the third record keeping system that stores account information in a third format and at least one of the requests to the fourth record keeping system that stores account information in a fourth format, the third format being different from the fourth format.

9.   (Previously presented) The method of claim 1 wherein (d) includes transmitting, if the selected account holder is indicative of the first account holder, at least one of the requests to the first record keeping system that stores account information in a first format and at least one of the requests to the second record keeping system that stores account information in a second format, the first record keeping system being operated by a different entity then second record keeping system, or , if the selected account holder is indicative of the second account holder, at least one of the requests to the third record keeping system that stores account information in a third format and at least one of the requests to the fourth record keeping system that stores account information in a fourth format, the third record keeping system being operated by a different entity then fourth record keeping system.

10.   (Previously presented) The method of claim 1 wherein (d) includes transmitting the first action requesting a status of the first and second financial account.

11.   (Previously presented) The method of claim 1 further including
(f) presenting portions of the responses substantially simultaneously.

12-20. (Canceled).

21.   (Original) The method of claim 1 further comprising verifying that the identifier of the financial intermediary is authorized to view the first and second responses.

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